From: dcraba@aol.com@inetgw

To: Microsoft ATR

Date: 1/24/02 12:22pm

Subject: Microsoft Settlement

Our country was established on competition! I experience it EVERYDAY of the week in banking. AS a small bank we fight hard and give service an don't cry because of the larger banks and the NON-TAX paying credit unions!! We try HARDER AN SUCCEED!!! Law suits stifle competition and cost the public dollars in increased prices! Microsoft has brought millions of dollars into our economy from overseas!